

Table I.B.2.a.(1)(1997) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics             | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 84.2% | 82.7%                  | 80.6%             | 81.2%             | 83.1%             | 86.6%                  | 81.4%                  | 85.1%                |
| Industry group              |       |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.      | 86.6% | 90.0%                  | 75.3%             | 89.6%             | 89.0%             | 82.7%                  | 85.0%                  | 88.0%                |
| Mining                      | 97.5% | 98.3%                  | 96.6%             | 96.0%             | 99.4%             | 98.6%                  | 95.9%                  | 98.4%                |
| Construction                | 81.4% | 82.7%                  | 79.3%             | 79.2%             | 83.4%             | 91.4%                  | 79.8%                  | 84.0%                |
| Manufacturing               | 89.6% | 88.5%                  | 84.2%             | 84.4%             | 86.8%             | 92.7%                  | 83.8%                  | 90.5%                |
| Transp., comm., util.       | 91.8% | 88.5%                  | 87.2%             | 85.3%             | 85.5%             | 95.3%                  | 87.2%                  | 92.6%                |
| Wholesale trade             | 89.9% | 84.4%                  | 84.9%             | 84.9%             | 90.1%             | 94.1%                  | 84.1%                  | 92.1%                |
| Retail trade                | 72.6% | 76.1%                  | 76.6%             | 73.6%             | 76.9%             | 70.3%                  | 76.1%                  | 71.6%                |
| Fin., ins., real est.       | 87.3% | 85.8%                  | 83.0%             | 84.4%             | 84.4%             | 89.4%                  | 85.5%                  | 87.8%                |
| Services                    | 82.1% | 81.4%                  | 78.7%             | 79.5%             | 79.7%             | 85.4%                  | 80.3%                  | 82.7%                |
| Unknown                     | 76.0% | 76.0%                  | 0.0%              | 0.0%              | 0.0%              | 0.0%                   | 76.0%                  | 0.0%                 |
| Ownership                   |       |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated    | 84.4% | 82.1%                  | 80.7%             | 81.6%             | 83.5%             | 86.5%                  | 81.3%                  | 85.3%                |
| For profit, unincorporated  | 82.2% | 83.8%                  | 83.5%             | 77.6%             | 80.6%             | 83.8%                  | 83.4%                  | 81.1%                |
| Nonprofit                   | 82.7% | 82.7%                  | 76.4%             | 78.9%             | 80.6%             | 86.2%                  | 78.6%                  | 83.5%                |
| Unknown                     | 89.2% | 90.8%                  | 95.8%             | 92.9%             | 89.1%             | 88.9%                  | 92.7%                  | 89.0%                |
| Age of firm                 |       |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years           | 80.0% | 81.0%                  | 81.0%             | 80.0%             | 75.7%             | 82.3%                  | 81.2%                  | 77.9%                |
| 5-9 years                   | 80.6% | 82.4%                  | 80.0%             | 76.5%             | 82.7%             | 84.8%                  | 80.0%                  | 81.4%                |
| 10-19 years                 | 81.6% | 83.5%                  | 80.8%             | 80.4%             | 78.3%             | 86.2%                  | 81.5%                  | 81.7%                |
| 20 or more years            | 82.8% | 82.6%                  | 79.9%             | 83.0%             | 82.0%             | 83.7%                  | 81.6%                  | 83.2%                |
| Unknown                     | 88.3% | 96.4%                  | 86.0%             | 82.4%             | 87.8%             | 88.7%                  | 86.3%                  | 88.4%                |
| Multi/single status         |       |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations         | 86.0% | 83.9%                  | 84.0%             | 84.0%             | 85.1%             | 86.4%                  | 84.4%                  | 86.1%                |
| 1 location only             | 81.2% | 82.7%                  | 80.3%             | 80.2%             | 80.0%             | 89.3%                  | 81.1%                  | 81.3%                |
| Percent full-time employees |       |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%               | 67.5% | 89.4%                  | 65.8%             | 66.2%             | 66.2%             | 63.7%                  | 73.5%                  | 65.3%                |
| 25-49%                      | 68.3% | 73.8%                  | 64.7%             | 67.9%             | 72.1%             | 67.2%                  | 69.0%                  | 68.1%                |
| 50-74%                      | 76.4% | 76.7%                  | 76.5%             | 71.6%             | 73.8%             | 79.2%                  | 76.0%                  | 76.5%                |
| 75% or more                 | 86.4% | 84.1%                  | 82.0%             | 83.2%             | 85.0%             | 89.1%                  | 82.9%                  | 87.4%                |
| Union presence              |       |                        |                   |                   |                   |                        |                        |                      |
| No union employees          | 83.4% | 82.2%                  | 80.2%             | 80.7%             | 82.4%             | 86.3%                  | 81.1%                  | 84.3%                |
| Has union employees         | 88.7% | 88.2%                  | 88.5%             | 86.9%             | 88.0%             | 89.1%                  | 86.3%                  | 88.9%                |
| Unknown                     | 82.8% | 88.0%                  | 77.6%             | 80.1%             | 82.0%             | 83.2%                  | 82.9%                  | 82.8%                |
| Percent low wage employees  |       |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage        | 66.5% | 73.7%                  | 69.7%             | 65.8%             | 65.6%             | 65.5%                  | 71.6%                  | 65.1%                |
| Less than 50% low wage      | 83.8% | 83.2%                  | 80.8%             | 82.3%             | 84.2%             | 85.6%                  | 81.9%                  | 84.7%                |
| Unknown                     | 88.1% | 82.8%                  | 83.5%             | 80.1%             | 86.2%             | 88.7%                  | 82.0%                  | 88.3%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I.B.2.a.(1)(1997) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics             | Total  | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.34%  | 0.94%                  | 0.91%             | 0.59%             | 0.89%             | 0.46%                  | 0.57%                  | 0.41%                |
| Industry group              |        |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.      | 2.41%  | 3.19%                  | 5.92%             | 16.63%            | 11.78%            | 20.37%                 | 2.68%                  | 3.38%                |
| Mining                      | 2.28%  | 14.67%                 | 23.29%            | 13.01%            | 25.67%            | 14.75%                 | 11.89%                 | 1.28%                |
| Construction                | 1.34%  | 1.15%                  | 2.45%             | 2.09%             | 4.07%             | 2.77%                  | 1.12%                  | 2.71%                |
| Manufacturing               | 0.69%  | 2.58%                  | 1.61%             | 1.04%             | 1.21%             | 1.02%                  | 1.22%                  | 0.80%                |
| Transp., comm., util.       | 0.86%  | 2.45%                  | 2.73%             | 2.55%             | 1.65%             | 0.60%                  | 1.47%                  | 1.02%                |
| Wholesale trade             | 0.99%  | 1.75%                  | 1.64%             | 1.86%             | 1.62%             | 1.77%                  | 1.42%                  | 1.30%                |
| Retail trade                | 0.87%  | 2.06%                  | 1.65%             | 1.65%             | 0.92%             | 1.28%                  | 0.79%                  | 1.02%                |
| Fin., ins., real est.       | 0.83%  | 1.40%                  | 2.67%             | 2.58%             | 2.07%             | 0.75%                  | 1.47%                  | 0.89%                |
| Services                    | 0.43%  | 1.36%                  | 1.20%             | 0.78%             | 1.79%             | 0.67%                  | 0.71%                  | 0.51%                |
| Unknown                     | 16.99% | 16.99%                 | 0.00%             | 0.00%             | 0.00%             | 0.00%                  | 16.99%                 | 0.00%                |
| Ownership                   |        |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated    | 0.40%  | 1.27%                  | 0.88%             | 0.64%             | 0.76%             | 0.59%                  | 0.72%                  | 0.50%                |
| For profit, unincorporated  | 1.20%  | 1.17%                  | 2.81%             | 2.96%             | 3.69%             | 3.43%                  | 1.17%                  | 1.71%                |
| Nonprofit                   | 0.65%  | 1.34%                  | 2.48%             | 1.12%             | 1.73%             | 0.87%                  | 0.54%                  | 0.86%                |
| Unknown                     | 1.36%  | 6.66%                  | 24.25%            | 1.98%             | 1.75%             | 1.89%                  | 4.81%                  | 1.42%                |
| Age of firm                 |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years           | 0.70%  | 1.60%                  | 2.19%             | 1.57%             | 4.03%             | 5.31%                  | 0.99%                  | 2.78%                |
| 5-9 years                   | 0.93%  | 0.79%                  | 2.23%             | 1.88%             | 1.73%             | 2.45%                  | 1.20%                  | 1.26%                |
| 10-19 years                 | 0.74%  | 1.75%                  | 1.65%             | 1.27%             | 2.83%             | 2.44%                  | 1.38%                  | 1.07%                |
| 20 or more years            | 0.35%  | 1.63%                  | 0.98%             | 0.57%             | 0.99%             | 0.59%                  | 0.42%                  | 0.40%                |
| Unknown                     | 0.78%  | 3.54%                  | 2.35%             | 1.80%             | 0.76%             | 0.86%                  | 1.96%                  | 0.78%                |
| Multi/single status         |        |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations         | 0.40%  | 2.42%                  | 2.20%             | 0.95%             | 0.78%             | 0.52%                  | 1.28%                  | 0.42%                |
| 1 location only             | 0.70%  | 0.95%                  | 0.91%             | 0.79%             | 1.55%             | 2.05%                  | 0.61%                  | 1.18%                |
| Percent full-time employees |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%               | 3.14%  | 1.76%                  | 7.80%             | 4.82%             | 5.69%             | 5.33%                  | 3.17%                  | 3.69%                |
| 25-49%                      | 2.07%  | 1.83%                  | 2.95%             | 2.40%             | 2.63%             | 2.75%                  | 2.33%                  | 2.48%                |
| 50-74%                      | 0.95%  | 1.87%                  | 1.70%             | 1.79%             | 1.91%             | 2.18%                  | 1.17%                  | 1.60%                |
| 75% or more                 | 0.40%  | 1.01%                  | 1.00%             | 0.51%             | 0.94%             | 0.58%                  | 0.56%                  | 0.50%                |
| Union presence              |        |                        |                   |                   |                   |                        |                        |                      |
| No union employees          | 0.27%  | 1.07%                  | 0.92%             | 0.58%             | 0.87%             | 0.53%                  | 0.61%                  | 0.36%                |
| Has union employees         | 0.84%  | 3.42%                  | 2.55%             | 3.68%             | 2.04%             | 0.91%                  | 1.60%                  | 0.85%                |
| Unknown                     | 1.24%  | 2.45%                  | 3.52%             | 3.89%             | 5.67%             | 0.98%                  | 2.23%                  | 1.22%                |
| Percent low wage employees  |        |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage        | 1.75%  | 4.03%                  | 4.57%             | 3.68%             | 2.55%             | 2.59%                  | 2.03%                  | 1.93%                |
| Less than 50% low wage      | 0.28%  | 0.97%                  | 0.83%             | 0.48%             | 1.08%             | 0.69%                  | 0.51%                  | 0.44%                |
| Unknown                     | 0.74%  | 1.89%                  | 3.85%             | 2.95%             | 1.80%             | 0.67%                  | 2.37%                  | 0.68%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).